

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Nelson Omar Carrion Tirado, Sr.  
 Yvonne H Carrion  
 Debtors

Case No. 15-13642-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Dec 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2017.

db/jdb +Nelson Omar Carrion Tirado, Sr., Yvonne H Carrion, 1100 Cotton Street,  
 Reading, PA 19602-2004  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13533166 +Acs Inc, Attn: Bankruptcy, Po Box 56317, Philadelphia, PA 19130-6317  
 13533173 +Cb Accts Inc, 124 Sw Adams St. Suite 215, Peoria, IL 61602-2321  
 13533178 +Central Finl Control, Po Box 66044, Anaheim, CA 92816-6044  
 13533183 +Commonwealth Financial, 245 Main Street, Scranton, PA 18519-1641  
 13646202 +Mendelsohn and Mendelsohn, P.C., 637 Walnut Street, Reading, PA 19601-3524  
 13584737 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #200, MOORPARK, CA 93021-2602  
 13533209 Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051  
 13533212 Stellar Recovery Inc, 1327 Highway 2 Wes, Kalispell, MT 59901

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: tobykmenelsohn@comcast.net Dec 15 2017 01:23:38 BRENNNA HOPE MENDELSONH,  
 Mendelsohn & Mendelsohn, PC, 637 Walnut Street, Reading, PA 19601  
 tr +EDI: QLEFELDMAN.COM Dec 15 2017 01:13:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
 smg +E-mail/Text: robertsl2@dnb.com Dec 15 2017 01:24:15 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTIC1@state.pa.us Dec 15 2017 01:24:00  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 15 2017 01:24:21 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Dec 15 2017 01:24:12 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13541286 EDI: AIS.COM Dec 15 2017 01:13:00 American InfoSource LP as agent for,  
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 13584501 EDI: AIS.COM Dec 15 2017 01:13:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 13533182 EDI: CITICORP.COM Dec 15 2017 01:13:00 Childrens Place/Citicorp Credit Services,  
 Attn: Citicorp Credit Services, Po Box 20507, Kansas City, MO 64195  
 13533181 +EDI: CAUT.COM Dec 15 2017 01:13:00 Chase auto, Attn: National Bankruptcy Dept,  
 Po Box 29505, Phoenix, AZ 85038-9505  
 13533185 +E-mail/Text: bknotice@ercollections.com Dec 15 2017 01:24:14 Enhanced Recovery Corp,  
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 13578254 EDI: CAUT.COM Dec 15 2017 01:13:00 JPMorgan Chase Bank N.A.,  
 National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 13552150 EDI: RESURGENT.COM Dec 15 2017 01:13:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Springleaf Financial, Services Of Indiana, Inc., Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 13533189 EDI: RESURGENT.COM Dec 15 2017 01:13:00 Lvnv Funding Llc, C/o Resurgent Capi,  
 Greenville, SC 29603  
 13533190 +E-mail/Text: Bankruptcies@nragroup.com Dec 15 2017 01:24:46 National Recovery Agen,  
 2491 Paxton St, Harrisburg, PA 17111-1036  
 13533208 +EDI: AGFINANCE.COM Dec 15 2017 01:13:00 Onemain Fi, Po Box 499, Hanover, MD 21076-0499  
 13533210 +EDI: RESURGENT.COM Dec 15 2017 01:13:00 Pinnacle Credit Service, Attn: Bankruptcy,  
 Po Box 640, Hopkins, MN 55343-0640  
 13533211 +E-mail/Text: Supportservices@receivablesperformance.com Dec 15 2017 01:24:41 Rcvl Per Mng,  
 20816 44th Ave W, Lynnwood, WA 98036-7744  
 13533213 +EDI: VERIZONEAST.COM Dec 15 2017 01:13:00 Verizon, 500 Technology Dr, Ste 550,  
 Weldon Spring, MO 63304-2225  
 13533214 +EDI: WFFC.COM Dec 15 2017 01:13:00 Wells Fargo Bank Nv Na,  
 Attn: Deposits Bankruptcy MAC# P6103-05K, Po Box 3908, Portland, OR 97208-3908  
 TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13533172 Arcadia Recovery Burea  
 13533167\* +Acs Inc, Attn: Bankruptcy, Po Box 56317, Philadelphia, PA 19130-6317  
 13533168\* +Acs Inc, Attn: Bankruptcy, Po Box 56317, Philadelphia, PA 19130-6317  
 13533169\* +Acs Inc, Attn: Bankruptcy, Po Box 56317, Philadelphia, PA 19130-6317  
 13533170\* +Acs Inc, Attn: Bankruptcy, Po Box 56317, Philadelphia, PA 19130-6317  
 13533171\* +Acs Inc, Attn: Bankruptcy, Po Box 56317, Philadelphia, PA 19130-6317  
 13533174\* +Cb Accts Inc, 124 Sw Adams St. Suite 215, Peoria, IL 61602-2321  
 13533175\* +Cb Accts Inc, 124 Sw Adams St. Suite 215, Peoria, IL 61602-2321  
 13533176\* +Cb Accts Inc, 124 Sw Adams St. Suite 215, Peoria, IL 61602-2321  
 13533177\* +Cb Accts Inc, 124 Sw Adams St. Suite 215, Peoria, IL 61602-2321  
 13533179\* +Central Finl Control, Po Box 66044, Anaheim, CA 92816-6044  
 13533180\* +Central Finl Control, Po Box 66044, Anaheim, CA 92816-6044

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Form ID: 309A

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
13533184\* +Commonwealth Financial, 245 Main Street, Scranton, PA 18519-1641  
13533186\* +Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Rd,  
Jacksonville, FL 32256-7412  
13533187\* +Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Rd,  
Jacksonville, FL 32256-7412  
13533188\* +Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Rd,  
Jacksonville, FL 32256-7412  
13533191\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533192\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533193\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533194\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533195\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533196\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533197\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533198\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533199\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533200\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533201\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533202\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533203\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533204\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533205\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533206\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036  
13533207\* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036

TOTALS: 1, \* 32, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2017 at the address(es) listed below:

BRENNA HOPE MENDELSON on behalf of Debtor Nelson Omar Carrion Tirado, Sr.  
tobykmendelson@comcast.net  
BRENNA HOPE MENDELSON on behalf of Plaintiff Yvonne H Carrion tobykmendelson@comcast.net  
BRENNA HOPE MENDELSON on behalf of Plaintiff Nelson Omar Carrion Tirado, Sr.  
tobykmendelson@comcast.net  
BRENNA HOPE MENDELSON on behalf of Joint Debtor Yvonne H Carrion tobykmendelson@comcast.net  
HARRY B. REESE on behalf of Creditor PENNYMAC LOAN SERVICES, LLC harry.reese@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;jill@pkallc.com;samantha.gonzalez@pkallc.com  
JILL MANUEL-COUGHLIN on behalf of Creditor PENNYMAC LOAN SERVICES, LLC jill@pkallc.com,  
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
KARROLLANNE CAYCE on behalf of Creditor Pennymac Loan Services, LLC ecfmail@aldridgepite.com,  
kcayce@ecf.inforuptcy.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trusteel3.com  
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com  
MATTEO SAMUEL WEINER on behalf of Creditor JPMorgan Chase Bank, N.A. bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor JPMorgan Chase Bank, N.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM EDWARD CRAIG on behalf of Defendant JPMorgan Chase Bank, N.A. ecfmail@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor JPMorgan Chase Bank, N.A. ecfmail@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 14

**Information to identify the case:**

Debtor 1	<b>Nelson Omar Carrion Tirado Sr.</b>	Social Security number or ITIN	<b>xxx-xx-4284</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Yvonne H Carrion</b>	Social Security number or ITIN	<b>xxx-xx-0525</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed in chapter	<b>13 5/22/15</b>
Case number:	<b>15-13642-ref</b>	Date case converted to chapter	<b>7 12/11/17</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nelson Omar Carrion Tirado Sr.	Yvonne H Carrion
2. All other names used in the last 8 years		
3. Address	1100 Cotton Street Reading, PA 19602	1100 Cotton Street Reading, PA 19602
4. Debtor's attorney Name and address	BRENNA HOPE MENDELSON Mendelsohn & Mendelsohn, PC 637 Walnut Street Reading, PA 19601	Contact phone 610-374-8088 Email: <a href="mailto:tobykmendelsohn@comcast.net">tobykmendelsohn@comcast.net</a>
5. Bankruptcy trustee Name and address	LYNN E. FELDMAN Feldman Law Offices PC 221 N. Cedar Crest Blvd. Allentown, PA 18104	Contact phone (610) 530-9285 Email: <a href="mailto:trustee.feldman@rcn.com">trustee.feldman@rcn.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601    	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (610)2085040  Date: 12/14/17
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 8, 2018 at 12:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>544 Court Street, Reading, PA 19601</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 3/9/18</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	